MAY 2 7 1998

METHFESSEL & WERBEL, ESQS. 1308 Pierce Street Rahway, New Jersey 07065 (732) 382-4200



Attorneys for Defendant, Coastal Title Agency as to Negligence Crossclaims only Our File No. D 45987 MRM

WALSH SECURITIES, INC.

Plaintiff(s),

SUPERIOR COURT OF NEW JERSEY

Civil Action No. 97-CV-3496 (WGB)

Honorable William G. Bassler

CROSSCLAIMS ONLY

VS.

CRISTO PROPERTY MANAGEMENT, LTD., A/K/A/ G.J.L. LIMITED, DEK HOMES OF NEW JERSEY, INC., ANSWER TO ANY AND ALL NEGLIGENCE OAKWOOD PROPERTIES INC., NATIONAL HOME FUNDING, INC., CAPITAL ASSETS PROPERTY MANAGEMENT, L.L.C., WILLIAM J. KANE, GARY GRIESER, ROBERT SKOWRENSKI, II, RICHARD CALANNI, RICHARD DEIBENEDETTO, JAMES R. BROWN, THOMAS BRODO, RONALD J. PIERSON, STANLEY YACKER, ESQ., MICHAEL ALFIERI, ESO., RICHARD PEPSNY, ESQ., ANTHONY CICALESE, ESQ. LAWRENCE M. CUZZI, ANTHONY D'APOLITO, DAP CONSULTING, INC., COMMONWEALTH LAND TITLE INSURANCE COMPANY, NATIONS TITLE INSURANCE OF NEW YORK INC., FIDELITY NATIONAL FITLE INSURANCE COMPANY OF NEW YORK, and COASTAL TITLE AGENCY,

Defendant(s).

Defendant coastal Title Agency, ("Coastal") by way of Answer to any and all negligence Crossclaims and to such Crossclaims only, says:

This defendant denies each and every allegation as set forth in the Crossclaim filed by the plaintiff.

AFFIRMATIVE DEFENSES

FIRST AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Accord and Satisfaction.

SECOND AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Contributory Negligence and/or Comparative Negligence.

THIRD AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Estoppel.

FOURTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Fraud.

FIFTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Illegality.

SIXTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Doctrine of Laches.

SEVENTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Statute of Frauds.

EIGHTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by the Statute of Limitations.

NINTH AFFIRMATIVE DEFENSE

Amy and all negligence Crossclaims are barred by the Doctrine of Waiver.

TENTH AFFIRMATIVE DEFENSE

Any and all negligence Crossclaims are barred by Crossclaimant's own unclean hands.

ELEVENTH AFFIRMATIVE DEFENSE

Coastal Title had no knowledge of, and was not a knowing or willing participant in, any violation of any laws, or any negligence.

TWELFTH AFFIRMATIVE DEFENSE

Coastal Title acted in good faith and did not directly or indirectly induce the act or acts complained of by the Plaintiff.

THIRTEENTH AFFIRMATIVE DEFENSE

Coastal Title violated no legal duty owed to Crossclaimants.

FOURTEEN AFFIRMATIVE DEFENSE

Coastal Title's conduct is not the cause of an injury or damages allegedly suffered by the Crossclaimants.

FIFTEENTH AFFIRMATIVE DEFENSE

Coastal Title hereby gives notice that it intends to rely upon any other defense that may become available or appear during the discovery proceedings in this case and hereby reserves the right to amend its answer to assert other related defenses as may become available.

WHEREFORE, Coastal Title Agency, ("Coastal") demands judgment dismissing the Crossclaims of the plaintiff.

> METHFESSEL & WERBEL, ESQS. Attorneys for Defendant(s) Coastal Title Agency as to Negligence Crossclaims Only

BY: Martin R. McGowan, Jr.

DATED: May 21, 1998

JURY DEMAND

Defendant Coastal Title Agency demands trial by jury in the above entitled cause of action.

METHFESSEL & WERBEL, ESQS.

Attorneys for Defendant(s) Coastal Title Agency as to Negligence Crossclaims Only

BY: Le C. C. L. McGowan, Jr. C.

DATED: May 21, 1998